A bill to be entitled
An act relating to flood disclosure in the sale of
real property; creating s. 689.302, F.S.; requiring a
seller of real property to disclose in writing certain
flood information to a prospective purchaser before
executing a contract for the sale of the property;
defining the term “flooding”; providing an effective
date.

Be It Enacted by the Legislature of the State of Florida:

Section 1. Section 689.302, Florida Statutes, is created to
read:

689.302 Disclosure of flood risks to prospective
purchaser.—A seller of real property, before executing a
contract for sale, shall disclose in writing to a prospective
purchaser all of the following information known to the seller:

(1) Whether the property has suffered damage from flooding
and the number of times the property has been subject to
flooding. For the purposes of this subsection, the term
“flooding” means a general or temporary condition of partial or
complete inundation of the property caused by any of the
following:

(a) The overflow of inland or tidal waters.
(b) The unusual and rapid accumulation of runoff or surface
waters from any established water source, such as a river,
stream, or drainage ditch.
(c) Excessive rainfall.

(2) Whether the property owner has maintained flood
insurance.

(3) Whether any portion of the property is located in a designated special flood hazard area or moderate risk flood hazard zone established by the Federal Emergency Management Agency.

(4) Whether the seller has ever received federal assistance for flood damage to the property, including, but not limited to, assistance from the Federal Emergency Management Agency or the United States Small Business Administration.

(5) Whether the seller has ever filed a claim with an insurance provider relating to flood damage on the property, including, but not limited to, a claim with the National Flood Insurance Program.

(6) Whether a Federal Emergency Management Agency elevation certificate is available for the property.

Section 2. This act shall take effect July 1, 2024.